

Information to identify the case:

Debtor 1	Harvey T. Herskovitz	Social Security number or ITIN	xxx-xx-1779
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Barbara E. Herskovitz	Social Security number or ITIN	xxx-xx-1680
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24118-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harvey T. Herskovitz

Barbara E. Herskovitz

2/12/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Harvey T. Herskovitz
 Barbara E. Herskovitz
 Debtors

Case No. 19-24118-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Feb 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2020.

db/jdb
 15144723 ++Harvey T. Herskovitz, Barbara E. Herskovitz, 124 LeBeau Lane, Pittsburgh, PA 15221-4239
 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,
 Newark, DE 19714)
 15147383 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15147386 +Honorable Eugene F. Riazzi, Jr., 687 O'Neil Blvd., McKeesport, PA 15132-1441
 15144728 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
 15147388 +Lendmark Financial, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300,
 Lawrenceville, GA 30043-8228
 15147389 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
 15147390 Matthew W. Pomy, Esquire, Weltman, Weinberg & Reis Co., LPA, 436 7th Ave., Suite 2500,
 Pittsburgh, PA 15219-1842
 15144736 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 15144739 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 15147392 +Pennsylvania American Water Company, 2800 Walnut Street, McKeesport, PA 15132-7133
 15147393 +Peoples Natural Gas, 375 North Shore Drive, Pittsburgh, PA 15212-5866
 15144740 +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 15144750 +RoundPoint Mortgage Servicing Corporatio, Po Box 19409, Charlotte, NC 28219-9409
 15144751 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,
 Charlotte, NC 28219-9409
 15147395 +UPMC Health Services, Bankruptcy Department, 2 Hot Metal St, Pittsburgh, PA 15203-2348
 15147396 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Feb 13 2020 07:38:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 13 2020 03:04:32 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: kb Burkley@bernsteinlaw.com Feb 13 2020 03:06:16 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Feb 13 2020 07:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15147380 +EDI: GMACFS.COM Feb 13 2020 07:38:00 Ally Financial, 12850 W Gran Bay P,
 Jacksonville, FL 32258-4468
 15144700 +EDI: AMEREXPR.COM Feb 13 2020 07:38:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 15144698 +EDI: AMEREXPR.COM Feb 13 2020 07:38:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 15144702 EDI: BANKAMER.COM Feb 13 2020 07:38:00 Bank of America, Po Box 982238,
 El Paso, TX 79998
 15147385 E-mail/Text: kb Burkley@bernsteinlaw.com Feb 13 2020 03:06:16 Duquesne Light,
 Attention: Bankruptcy, 411 Seventh Avenue, Pittsburgh, PA 15219
 15144705 +EDI: BANKAMER.COM Feb 13 2020 07:38:00 Bank of America, 4909 Savarese Circle,
 Fl1-908-01-50, Tampa, FL 33634-2413
 15144708 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 13 2020 03:14:56
 CC Holdings/CardMember Services, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
 15144709 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 13 2020 03:13:12
 CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201,
 Old Bethpage, NY 11804-9001
 15144713 +EDI: CHASE.COM Feb 13 2020 07:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 15144710 +EDI: CHASE.COM Feb 13 2020 07:38:00 Chase Card Services, Po Box 15369,
 Wilmington, DE 19850-5369
 15144718 +EDI: CITICORP.COM Feb 13 2020 07:38:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 15144716 +EDI: CITICORP.COM Feb 13 2020 07:38:00 Citibank, Po Box 6217,
 Sioux Falls, SD 57117-6217
 15147381 +EDI: CITICORP.COM Feb 13 2020 07:38:00 Citibank, Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 15144721 +EDI: CITICORP.COM Feb 13 2020 07:38:00 Citibank/Exxon Mobile, Attn: Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 15144720 +EDI: CITICORP.COM Feb 13 2020 07:38:00 Citibank/Exxon Mobile, Po Box 6497,
 Sioux Falls, SD 57117-6497
 15147382 +EDI: CCS.COM Feb 13 2020 07:38:00 Credit Collection Services, Attn: Bankruptcy,
 725 Canton St, Norwood, MA 02062-2679
 15144725 EDI: DISCOVER.COM Feb 13 2020 07:38:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 15144724 EDI: DISCOVER.COM Feb 13 2020 07:38:00 Discover Financial, Pob 15316,
 Wilmington, DE 19850

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Feb 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15144726 +EDI: AMINFOFP.COM Feb 13 2020 07:38:00 First PREMIER Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
15144727 +EDI: AMINFOFP.COM Feb 13 2020 07:38:00 First PREMIER Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
15147387 +EDI: IIC9.COM Feb 13 2020 07:38:00 IC System, Inc, Attn: Bankruptcy, Po Box 64378,
Saint Paul, MN 55164-0378
15144731 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 13 2020 03:14:28
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497
15144735 +E-mail/PDF: MerrickBKNofications@Resurgent.com Feb 13 2020 03:13:23
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15144734 +E-mail/PDF: MerrickBKNofications@Resurgent.com Feb 13 2020 03:14:58
Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15147391 +EDI: MID8.COM Feb 13 2020 07:38:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
15144742 EDI: PRA.COM Feb 13 2020 07:38:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502
15144746 EDI: PRA.COM Feb 13 2020 07:38:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502
15145678 +EDI: RMSC.COM Feb 13 2020 07:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15144752 +EDI: USAA.COM Feb 13 2020 07:38:00 USAA Federal Savings Bank, 10750 Mc Dermott,
San Antonio, TX 78288-1600
15144753 +EDI: USAA.COM Feb 13 2020 07:38:00 USAA Federal Savings Bank, Attn: Bankruptcy,
10750 McDermott Freeway, San Antonio, TX 78288-1600
15147397 +E-mail/Text: vci.bkcy@vwcredit.com Feb 13 2020 03:05:31 Volkswagen Credit, Inc,
Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
aty* RoundPoint Mortgage Servicing Corporation
+Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
15144701* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15144699* +Amex, P.O. Box 981537, El Paso, TX 79998-1537
15144703* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
15144704* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
15144706* +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15144707* +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15144722* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Continental Finance Company, Pob 8099, Newark, DE 19714)
15144714* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15144715* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15144711* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15144712* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15144719* +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15144717* +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15147384* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Attn: Bankruptcy Department, Po Box 15316,
Wilmington, DE 19850)
15144729* LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
15144730* LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
15144732* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15144733* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15144743* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
15144744* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
15144745* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502)
15144747* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15144748* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15144749* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15147394* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
Norfolk, VA 23502)
15144741* +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
Cleveland, OH 44101-4982

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Total Noticed: 52

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***** BYPASSED RECIPIENTS (continued) *****

15144737* +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
15144738* +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180

TOTALS: 1, * 29, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Harvey T. Herskovitz julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl on behalf of Joint Debtor Barbara E. Herskovitz
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.axosfs.com;rspclaw@gmail.com

TOTAL: 7